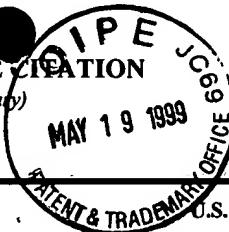


<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>			Docket Number (Optional) <b>WD2-98-1</b>	Application Number <b>09/219,267</b>
			Applicant(s) <b>Jay S. Walker et al.</b>	<i>[Handwritten signature]</i>
			Filing Date <b>December 23, 1998</b>	Group Art Unit <b>2761</b>

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>J</i>	A.	4,491,725	01/01/85	PRITCHARD			
<i>J</i>	B.	4,667,292	05/19/87	MOHLENBROCK ET AL.			
<i>J</i>	C.	4,750,119	06/07/88	COHEN ET AL.			
<i>J</i>	D.	4,982,346	01/01/91	GIROUARD ET AL.			
<i>J</i>	E.	RE. 34,380	09/14/93	SLEEVY			
<i>J</i>	F.	5,287,268	02/15/94	MCCARTHY			<b>RECEIVED</b>
<i>J</i>	G.	5,319,542	06/07/94	KING ET AL.			<b>MAY 25 1999</b>
<i>J</i>	H.	5,333,186	07/26/94	GUPTA			<b>Group 2700</b>
<i>J</i>	I.	5,523,794	06/04/96	MANKOVITZ ET AL.			
<i>J</i>	J.	5,612,868	03/18/97	OFF ET AL.			
<i>J</i>	K.	5,619,558	04/08/97	JHEETA			

**FOREIGN PATENT DOCUMENTS**

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
<i>J</i>	L. EP 809202	11/26/97	EUROPE				
<i>J</i>	M. WO 98/06050	02/12/98	PCT				

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

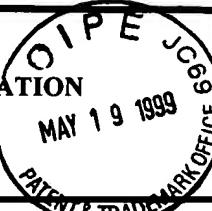
<i>J</i>	N.	Pogoda, Dianne M., "G.E.C.C. OFFERS CREDIT CARD WITH DISCOUNTS, REBATES; GENERAL ELECTRIC CAPITAL CORP." WWD (Women's Wear Daily) September 3, 1992.
<i>J</i>	O.	"Chemical Bank and AT&T Smart Cards form strategic alliance" ,(http://www.att.com/press/1193/931117.blb.html), November 17, 1993.

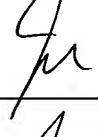
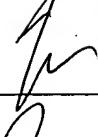
EXAMINER <i>James M. Hall</i>	DATE CONSIDERED <i>11 APR 01</i>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

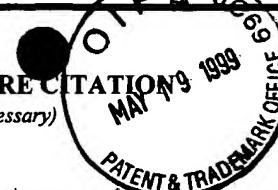
<b>INFORMATION DISCLOSURE CITATION</b> <small>(Use several sheets if necessary)</small>			ATTY DOCKET NO. WD2-98-1		SERIAL NO. 09/219,267		
			MAY 19 1999 U.S. PATENT DOCUMENTS		Jay S. Walker et al.		
			FILING December 23, 1998	GROUP 2761			
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>JW</i>	P.	5,652,784	07/29/97	BORBON BLEN ET AL.			
<i>JW</i>	Q.	5,694,551	12/02/97	DOYLE ET AL.			
<i>JW</i>	R.	5,717,866	02/10/98	NAFTZER			
<i>JW</i>	S.	5,724,521	03/03/98	DEDRICK			RECEIVED
<i>JW</i>	T.	5,752,238	05/12/98	DEDRICK			MAY 25 1999
<i>JW</i>	U.	5,761,648	06/02/98	GOLDEN ET AL.			Group 2700
<i>JW</i>	V.	5,774,869	06/30/98	TOADER			
<i>JW</i>	W.	5,794,221	08/11/98	EGENDORF			
<i>JW</i>	X.	5,794,210	08/11/98	GOLDHABER ET AL.			
<i>JW</i>	Y.	5,806,044	09/08/98	POWELL			
<i>JW</i>	Z.	5,806,045	09/08/98	BIORGE ET AL.			
<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES
							NO
<b>OTHER DOCUMENTS</b> <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
<i>JW</i>	AA.	Kristof, Kathy "CARD SHARKS ARE IN SEASON; BE WARY OF DISCOUNTS AND REBATES AS YOU SHOP AROUND FOR GOOD CREDIT DEALS", Chicago Tribune November 23, 1993.					
<i>JW</i>	BB.	Rosenberg, Joyce M. "GE CAPITAL COMES TO MACY'S AID AGAIN", AP Worldstream February 17, 1994.					
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<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

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		Applicant(s) <b>Jay S. WALKER et al.</b>	
		Filing Date <b>December 23, 1998</b>	Group Art Unit <b>2761</b>
*EXAMINER INITIAL	OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>		
<i>JW</i>	HH.	<b>"PAGERS THAT CAN SPELL IT ALL OUT"</b> , Business Week January 16, 1995.	
<i>JW</i>	II.	<b>Meece, Mickey "BIG FINANCE COMPANIES MAY WANT PIECE OF LIMITED'S PRIVATE-LABEL CARD PROGRAM"</b> , The American Banker April 12, 1995.	
<i>JW</i>	JJ.	<b>Schrage, Michael "FREE STUFF! PREDATORY PRICING OR CREATIVE CROSS-PROMOTION? YOU BE THE JUDGE; THE BETA VERSION; INDUSTRY TREND OR EVENT"</b> Marketing Computers , October 1995.	
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<i>JW</i>	NN.	<b>"MERGER CREATES ALLIANCE DATA"</b> , Credit Risk Management Report December 16, 1996.	
<i>JW</i>	OO..	<b>Higgins, Stephen "DIGITAL PHONE SERVICE ON THE WAY"</b> Business Dateline; New Haven Register , January 7, 1997.	
<i>JW</i>	PP.	<b>Kerstetter, Jim "E-COMMERCE UPDATES GET INTELLIGENT AGENTS; ELECTRONIC COMMERCE"</b> , PC Week February 3, 1997.	
<i>JW</i>	QQ.	<b>Barlow, Rick "RELATIONSHIP MARKETING : COALITION MARKETING IS COMING BACK"</b> , Brandweek April 28, 1997.	
<i>JW</i>	RR.	<b>Simon, Ruth "MAKE SURE YOUR REBATE CARD STILL DELIVERS THE GOODS"</b> , Money August, 1997.	
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EXAMINER	DATE CONSIDERED		
<i>James W. Myhrer</i>	<i>11/4/1998</i>		
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<i>OPEN</i> <i>MAY 19 1999</i> <i>J. COOPER</i> <i>PATENT &amp; TRADEMARK OFFICE</i>		Applicant(s) <b>Jay S. WALKER et al.</b>	Filing Date <b>December 23, 1998</b>
<b>*EXAMINER INITIAL</b>	<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>		
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 <b>UU.</b>	Sanders, Edmund "TRICKY BUSINESS; THE MAGIC OF REBATE CARDS CAN QUICKLY DISAPPEAR", Chicago Tribune August 18, 1997.		
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 <b>XX.</b>	Wald, Matthew L. "SPENDING IT; UTYING CELLULAR PHONES FROM THOSE ANNUAL CONTRACTS" The New York Times March 15, 1998.		
 <b>YY.</b>	"AMERICAN EAGLE OUTFITTERS, INC. INTRODUCES THE FIRST CLEAR CREDIT CARD" PR Newswire March 26, 1998.		
 <b>ZZ.</b>	Ling, Teh Hooi "PRICES OF HANDPHONES DIVE, THANKS TO CROSS-SUBSIDIES" Business Times April 8, 1998.		
 <b>AAA.</b>	"CARD BRIEFS: BENEFICIAL, CASUAL MALE TEAM UP ON CARD" The American Banker May 4, 1998.		
 <b>BBB.</b>	"POINTS EARN LITTLE CREDIT AS CARDHOLDERS FAIL TO CASH IN" Birmingham Post May 9, 1998.		
 <b>CCC.</b>	"JAY JACOBS INC. INTRODUCES PRIVATE LABEL CREDIT CARD", Business Wire May 18, 1998.		
 <b>DDD.</b>	"WELLSKILL GROUP LAUNCHES V.I.P. REWARDS; THE MOST COMPREHENSIVE RELATIONSHIP MARKETING PROGRAM EVER CREATED BY A MALL DEVELOPER", Business Wire May 19, 1998.		
 <b>EEE.</b>	"SNET CELLULAR VALUE PLANS" Brochure, June 12, 1998.		
<b>EXAMINER</b> <i>James W. McNamee</i>		<b>DATE CONSIDERED</b> <i>11/10/98</i>	
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<i>J</i>	III.	"WAL-MART ON RETAIL ROAD LESS TRAVELED: COBRANDING" The American Banker September 11, 1998.		
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<i>J</i>	KKK.	"CLUBMACY'S" brochure September 1998.		
<i>J</i>	LLL.	"FILENE'S" Credit Card Application, September 1998.		
<i>J</i>	MMM.	"DUAL-FUNCTION CARDS LATEST PITCH TO CALL IN HOLDERS", Card Marketing November 1998.		
<i>J</i>	NNN.	"ISSUERS CHARGE AHEAD TO FOCUS ON PRICE VS. BRAND", Card Marketing November 1998.		
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<i>J</i>	PPP.	"RETAIL CARDS: ATTENTION KMAR CARD HOLDERS: 6% BACK IS DEAD A NEW PACKAGE OF PERKS IS COMING" Credit Card News November 1, 1998.		
<i>J</i>	QQQ.	"MICROSOFT AND FIRST USA ANNOUNCES \$90 MILLION ONLINE ADVERTISING ALLIANCE" EDP Weekly's IT Monitor November 2, 1998.		
EXAMINER		DATE CONSIDERED		
<i>James W. Myhrer</i>		<i>11 Apr 2001</i>		

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<i>J</i>	RRR.	Feldman, Amy "PAYING WITH PLASTIC NOT SUCH A SMART IDEA", New York Daily News November 4, 1998	
<i>J</i>	SSS.	Cowell, Alan "AMERICA'S TURN TO COLONIZE; CREDITCARD ISSUERS INVADE BRITAIN, WITH U.S. FIREPOWER", The New York Times November 12, 1998.	
<i>J</i>	TTT.	"TO BUSINESS AND TECHNOLOGY EDITORS" PR Newswire November 27, 1998.  <i>MAY 25 1999</i>	
<i>J</i>	UUU.	Shermach, Kelly "PARTNERSHIPS HELP ISSUERS WEAVE WEB CONCEPTS", Card Marketing, December 1998.	
<i>J</i>	VVV.	"LARGEST INTERNET AD DEAL SIGNED", Bank Marketing International, December 1998.	
<i>J</i>	WWW.	"AMAZON.COM AND NETFLIX.COM ESTABLISH PROMOTIONAL RELATIONSHIP FOR THE SALE AND RENTAL OF DVD TITLES" Business Wire December 4, 1998.	
<i>J</i>	XXX.	"AT SPORTS SUPERSTORE ONLINE, SHOPPERS GET MORE FOR THEIR MONEY; 10,000 REASONS TO SHOP AT SPORTS SUPERSTORE ONLINE", Business Wire December 4, 1998.	
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<i>James W. Mihne</i>		<i>11/14/01</i>	
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